

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kenise Alkhatab  
 Debtor

Case No. 16-14790-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jul 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2016.

db +Kenise Alkhatab, 6010 Cobbs Creek Parkway, Philadelphia, PA 19143-2327  
 13755538 +Afhi, Inc., Attn: Bankruptcy, P.O Box 3097, Bloomington, IL 61702-3097  
 13755532 +Capital One Auto Finance, 9441 LB J Freeway Suite 350, Dallas, TX 75243-4652  
 13755545 +Chase, P.O Box 24696, Columbus, OH 43224-0696  
 13755547 +InSolve Recovery, LLC, P.O Box 123203, Dallas, TX 75312-3203  
 13755534 +JPMorgan Chase Bank, N.A., 3415 Vision Dr OH4-7133, Columbus, OH 43219-6009  
 13755540 +KML Law Group, P.C., Suite 5000-BNY- Independence Center, 701 Market Street, Philadelphia, PA 19106-1538  
 13755546 +Long Beach Mortgage Loan Trust, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13755530 PECO, P.O. Box 37629, Philadelphia, PA 19101-0629  
 13755542 #+Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: notice@phila13trustee.com Jul 28 2016 01:42:29 WILLIAM C. MILLER,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704  
 smg E-mail/Text: bankruptcy@phila.gov Jul 28 2016 01:42:13 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2016 01:41:47  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 28 2016 01:42:12 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 28 2016 01:42:03 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13755531 +EDI: ACCE.COM Jul 28 2016 01:28:00 ASSESS ACCEPTANCE. EEC, P.O Box 2036,  
 Warren, MI 48090-2036  
 13755537 +EDI: AFNIRECOVERY.COM Jul 28 2016 01:28:00 Afni. Inc., P.O. Box 3667,  
 Bloomington, IL 61702-3667  
 13755539 +EDI: BECKLEE.COM Jul 28 2016 01:28:00 American Express Travel Related,  
 Services Company, Inc., P.O. Box 3001, Malvern, PA 19355-0701  
 13755543 +EDI: AIS.COM Jul 28 2016 01:28:00 American InfoSource LP, P.O. Box 268941,  
 Oklahoma, OK 73126-8941  
 13755526 E-mail/Text: bankruptcy@phila.gov Jul 28 2016 01:42:13 City Of Philadelphia,  
 Department Of Revenue, P.O. Box 1630, Philadelphia, PA 19105-1630  
 13755544 EDI: CAPONEAUTO.COM Jul 28 2016 01:28:00 Capital One Auto Finance, 3905 N Dallas Pkwy,  
 Piano, TX 75093  
 13755536 +EDI: AISACG.COM Jul 28 2016 01:28:00 Capital One Auto Finance, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 13755536 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 28 2016 02:33:40  
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347  
 13758081 +EDI: AISACG.COM Jul 28 2016 01:28:00 Capital One Auto Finance, a division of Capital One,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 13758081 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 28 2016 02:33:40  
 Capital One Auto Finance, a division of Capital One, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 13755533 +EDI: CCS.COM Jul 28 2016 01:28:00 Credit Collections Sr, P.O. Box 9134,  
 Needham, MA 02494-9134  
 13755535 +EDI: MID8.COM Jul 28 2016 01:28:00 Midland Funding, 8875 Aero Dr Suite 200,  
 San Diego, CA 92123-2255  
 13755541 +EDI: BL-TOYOTA.COM Jul 28 2016 01:28:00 Toyota Motor Credit Corporation, P.O. Box 3001,  
 Malvern, PA 19355-0701

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13755527\* ++CITY OF PHILA SCHOOL DISTRICT OF PHILA, MUNICIPAL SERVICES BUILDING,  
 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617  
 (address filed with court: City of Philadelphia, Department Of Revenue, P.O. Box 1630,  
 Philadelphia, PA 19105-1630)  
 13755528\* ++CITY OF PHILA SCHOOL DISTRICT OF PHILA, MUNICIPAL SERVICES BUILDING,  
 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617  
 (address filed with court: City of Philadelphia, Department Of Revenue, P.O. Box 1630,  
 Philadelphia, PA 19105-1630)  
 13755529\* ++CITY OF PHILA SCHOOL DISTRICT OF PHILA, MUNICIPAL SERVICES BUILDING,  
 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617  
 (address filed with court: City of Philadelphia, Department Of Revenue, P.O. Box 1630,  
 Philadelphia, PA 19105-1630)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2005-1, Asset-Backed Certificates, Series 2005-1 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 3

**Information to identify the case:**

Debtor 1	Kenise Alkhatib	Social Security number or ITIN xxx-xx-5311
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 7/5/16
Case number: 16-14790-amc		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Kenise Alkhatib	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	6010 Cobbs Creek Parkway Philadelphia, PA 19143	
<b>4. Debtor's attorney</b> Name and address	Kenise Alkhatib 6010 Cobbs Creek Parkway Philadelphia, PA 19143	Contact phone _____ Email: <u>NO EMAIL ADDRESS FOUND</u>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <u>ecetmails@ph13trustee.com</u>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office -- <u>8:30 A.M. to 5:00 P.M.</u> Reading Office <u>-- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 7/27/16

**For more information, see page 2**

<p><b>7. Meeting of creditors</b>            Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		
<p><b>September 7, 2016 at 12:30 PM</b></p>		<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
<p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 11/6/16
<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline:</b> 12/6/16</p> <p><b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline:</b> 1/1/17</p>		
<p><b>Deadlines for filing proof of claim:</b>            A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p><b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 450.00 per month for 36 months. The hearing on confirmation will be held on: <b>10/11/16 at 10:00 AM, Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	